

# Microfinance

## Perils and prospects

*Edited by*  
**Jude L. Fernando**

**Knowledge Studies in Development Economics**



# Microfinance Perils And Prospects

**Juanita Elias, Adrienne Roberts**



## **Microfinance Perils And Prospects:**

*Microfinance* Jude L. Fernando, 2006 Microfinance is defined as the financial services offered to the poor for the purpose of promoting small scale enterprises and as such it is one of the most important topics in development studies and a burgeoning area in economics This volume provides a much needed historical political and economic dimension to the current knowledge on microfinance Collectively the contributors chart the relationship between the prevailing popularity of microfinance and the consolidation of neoliberal economic ideology worldwide They demonstrate how microfinance as a market friendly approach to development coincides with the global trend towards diminishing the role of the state in economic development basic healthcare education and welfare The articles in the volume focus on the empirical analyses of the experience of microfinance in women's everyday lives but rejects the connection between microfinance and women's empowerment so often imputed in literature This book offers regional cultural and other explanations for variable assessments of microfinance and empowerment It fills a huge gap in published microfinance literature and will be of great interest to postgraduates and professionals in the fields of economics international finance and banking Microfinance

Jude L. Fernando, 2004-08-02 Microfinance is a burgeoning area in economics This volume provides a much needed historical political and economic dimension to current microfinance knowledge and fills a huge gap in published literature **The**

**Political Economy of Microfinance** Philip Mader, 2016-01-12 According to the author rather than alleviating poverty microfinance financialises poverty By indebting poor people in the Global South it drives financial expansion and opens new lands of opportunity for the crisis ridden global capital markets This book raises fundamental concerns about this widely celebrated tool for social development *Microfinance and Its Discontents* Lamia Karim, 2011 The first feminist critique of the much lauded microcredit process in Bangladesh The Credibility of Microcredit, 2013-04-05 Pullulating from a handful

of isolated experiments in the 1970s to a sophisticated network of over 140 million borrowers today microfinance is a synecdoche for global trends toward market based solutions to social problems But in recent years economic crises and political attacks have raised doubts about its efficacy begetting polemic debates and sometimes baseless assertions from both supporters and detractors of microfinance *The Credibility of Microcredit* offers a more objective assessment of the merits and shortfalls of microfinance around the world by way of interdisciplinary research It features works from leading researchers in the field of microfinance as well as new names who complement one another's work with a variety of methods and theoretical approaches Contributors include Britta Augsburg Gwendolyn Alexander Tedeschi Jonathan Bauchet Cyril Fouillet Soren Hauge Dean Karlan Jonathan Morduch Michael Pisani Sujata Shetty Elisabeth Vik and David Yoskowitz Reprint of some articles published in the journal *Perspectives on Global Development and Technology* 2010 volume 9 No 3 4 **The Rise**

**and Fall of Global Microcredit** Milford Bateman, Stephanie Blankenburg, Richard Kozul-Wright, 2018-10-09 In the mid 1980s the international development community helped launch what was to quickly become one of the most popular poverty

reduction and local economic development policies of all time Microcredit the system of disbursing tiny micro loans to the poor to help them to establish their own income generating activities was initially highly praised and some were even led to believe that it would end poverty as we know it But in recent years the microcredit model has been subject to growing scrutiny and often intense criticism The Rise and Fall of Global Microcredit shines a light on many of the fundamental problems surrounding microcredit in particular the short and long term impacts of dramatically rising levels of microdebt Developed in collaboration with UNCTAD this book covers the general policy implications of adverse microcredit impacts as well as gathering together country specific case studies from around the world to illustrate the real dynamics incentives and end results Lively and provocative The Rise and Fall of Global Microcredit is an accessible guide for students academics policymakers and development professionals alike *Undercurrent Journal: Vol. 10, Issue 2 (Fall/Winter 2014) [B&W]* Clarke Foster (Editor-In-Chief), 2014-03-05 Undercurrent is the only student run national undergraduate journal publishing scholarly essays and articles that explore the subject of international development The journal is a refereed publication dedicated to providing a non partisan supportive yet critical and competitive forum exclusively for undergraduate research writing and editing **Undercurrent Journal: Vol. 10, Issue 2 (Fall/Winter 2014) [Color]** Clarke Foster (Editor-In-Chief), **The Crises of Microcredit** Isabelle Guérin, Marc Labie, Jean-Michel Servet, 2015-10-15 Microcredit programmes long considered efficient development tools now face unprecedented crises in a number of countries Is this the end of microcredit or rather an essential step in its expansion Should we stop microcredit altogether or rethink the way it is implemented Drawing on extensive empirical research conducted in various parts of the world from Morocco to Senegal to India this important volume examines the whole chain of microcredit to provide the answers to these questions In doing so the authors highlight the diversity of crises both in intensity and in nature while also shedding light on a diversity of causes be it microcredit organizations unprepared for massive growth saturated local economies or greedy investors and shareholders attracted by profits Crucially the authors demonstrate that microcredit is not a monolithic project and the crises should also be analysed in the light of national histories and policies An original and necessary intervention in what has become one of the most contentious topics within the development world **Microtrade** Yong-Shik Lee, 2013-07-03 With contributions from well regarded scholars of international economic law this book sets out the case for an innovative solution to extreme poverty which utilizes international trade and its legal framework to relieve populations of the poorest countries around the world of extreme poverty Microtrade is international trade on a small scale based primarily on manually produced products using small amounts of capital and low levels of technology available at a local level in lesser developed countries This book explores the theory application and legal framework for microtrade In the first part of the book the architect of the microtrade theory Yong Shik Lee offers a theoretical framework for microtrade including its basic elements product demand and operational issues legal issues and the global management and facilitation of microtrade The book then

goes on to look at issues including the structure and financing of microtrade e commerce government procurement and the fair trade movement s possible relationship with microtrade The final part of the book considers empirical case studies of microtrade with agricultural products The book shows how microtrade if effectively administered on a global scale can do much to end extreme poverty *Microfinance, Debt and Over-Indebtedness* Isabelle Guérin, Solène

Morvant-Roux, Magdalena Villarreal, 2013-10-15 Although microcredit programmes have long been considered efficient development tools many forms of debt induced distress have emerged in their wake This has brought to light the problem of over indebtedness a topic which has been previously underexplored in the literature This new book from a group of leading scholars explores the manifestations scale and economic and social implications of household over indebtedness in areas conventionally considered as financially excluded The book approaches debt not only as a financial transaction but also as a form of social bond and offers a socioeconomic analysis of over indebtedness The volume puts forward a broad definition of over indebtedness highlighting its situational and semantic complexity and diversity It provides a close analysis of local conceptions of debt and over indebtedness highlighting frameworks of calculation and the constant renegotiation of their boundaries On top of this it looks far beyond microcredit to examine all the financial practices that individuals juggle The volume argues that over indebtedness has more to do with social inequalities than financial illiteracy and should therefore be understood in the light of global trends of financialization It also reveals the ambiguity of financial inclusion policies and in many respects questions the actions of new credit providers This book will be valuable reading for students researchers and policy makers interested in microfinance and development issues *Handbook on the International Political Economy of*

*Gender* Juanita Elias, Adrienne Roberts, 2018-02-23 This Handbook brings together leading interdisciplinary scholarship on the gendered nature of the international political economy Spanning a wide range of theoretical traditions and empirical foci it explores the multifaceted ways in which gender relations constitute and are shaped by global politico economic processes It further interrogates the gendered ideologies and discourses that underpin everyday practices from the local to the global The chapters in this collection identify analyse critique and challenge gender based inequalities whilst also highlighting the intersectional nature of gendered oppressions in the contemporary world order *Beyond the Crises: Zimbabwe's Prospects*

*for Transformation* Tendai Murisa, Tendai Chikweche, 2015-12-01 Over the past years few African countries have been the focus of discussions and analyses generating a vast array of literature as much as Zimbabwe The socioeconomic and political crises since the turn of the century have deeply transformed the country from the ideals of a vibrant freshly independent nation just two decades earlier These transformations have necessitated the call for the restructuring of Zimbabwean society polity and economy But this literature remains exclusively within the realm of academic thinking and theorising with no concerted effort to move beyond this by explicitly drawing out the policy implications *Beyond the Crises Zimbabwe's Prospects for Transformation* is a welcome addition to the academic and policy literature with a much broader and all

embracing focus in terms of policy interventions By focusing on different aspects of social and economic justice Murisa and Chikweche go beyond initiating a broad discussion on these two key pillars of human development with a view to suggesting possible future directions of practical solutions and policy development for the attainment of inclusive social and economic justice for Zimbabweans *Swaraj and the Reluctant State* K.B. Saxena,2020-11-02 This book traces the historical roots of marginalization of Dalits Adivasis Muslims and Women in Indian Society and appraises the role of the State in combating the widespread discrimination faced by them in society economy politics and governance and in their own struggles for dignity and social justice Please note This title is co published with Aakar Books New Delhi Taylor Francis does not sell or distribute the Hardback in India Pakistan Nepal Bhutan Bangladesh Maldives and Sri Lanka [Handbook on Gender in World Politics](#) Jill Steans,Daniela Tepe-Belfrage,2016-07-27 The Handbook on Gender in World Politics is an up to date comprehensive multi disciplinary compendium of scholarship in gender studies The text provides an indispensable reference guide for scholars and students interrogating gender issues in international and global contexts Substantive areas covered include statecraft citizenship and the politics of belonging international law and human rights media and communications technologies political economy development global governance and transnational visions of politics and solidarities [The Oxford Handbook of Entrepreneurial Finance](#) Douglas Cumming,2012-03-22 Provides a comprehensive picture of issues dealing with different sources of entrepreneurial finance and different issues with financing entrepreneurs The Handbook comprises contributions from 48 authors based in 12 different countries *The Political Economy of Conflict and Violence against Women* Kumudini Samuel,Claire Slatter,Vagisha Gunasekara,2019-08-15 The Political Economy of Conflict and Violence against Women shows how political economic social and ideological processes intersect to shape conflict related gender based violence against women Through feminist interrogations of the politics of economies struggles for political power and the gender order this collection reveals how sexual orders and regimes are linked to spaces of production Crucially it argues that these spaces are themselves firmly anchored in overlapping patriarchies which are sustained and reproduced during and after war through violence that is physical as well as structural Through an analysis of legal regimes and structures of social arrangements this book frames militarization as a political economic dynamic developing a radical critique of liberal peace building and peace making that does not challenge patriarchy or modes of production and accumulation **Economics** David A. Dieterle,2017-03-27 A comprehensive four volume resource that explains more than 800 topics within the foundations of economics macroeconomics microeconomics and global economics all presented in an easy to read format As the global economy becomes increasingly complex interconnected and therefore relevant to each individual in every country it becomes more important to be economically literate to gain an understanding of how things work beyond the microcosm of the economic needs of a single individual or family unit This expansive reference set serves to establish basic economic literacy of students and researchers providing more than 800 objective and factually driven entries on all the major themes and

topics in economics Written by leading scholars and practitioners the set provides readers with a framework for understanding economics as mentioned and debated in the public forum and media Each of the volumes includes coverage of important events throughout economic history biographies of the major economists who have shaped the world of economics and highlights of the legislative acts that have shaped the U S economy throughout history The extensive explanations of major economic concepts combined with selected key historical primary source documents and a glossary will endow readers with a fuller comprehension of our economic world

*The Informal Economy in Developing Countries* Jean-Pierre Cling, Stéphane Lagrée, Mireille Razafindrakoto, François Roubaud, 2014-08-21 Informality is ubiquitous in most developing countries Understanding the informal economy is therefore of utmost importance from a political economic and social point of view Paradoxically despite its economic importance knowledge is extremely limited regarding the informal economy It remains largely unrecognized by researchers is neglected by politicians and is even negatively perceived as it is meant to disappear with development This book aims to amend this situation by presenting recent high level research which studies the informal sector and informal employment Fresh research into this subject is presented through empirical analysis which covers Asia Africa and Latin America Each chapter relies on data and a detailed knowledge of the context of the countries studied in order to question the dominant schools of thought on the origins and causes of informality The results provide interesting insights into the constraints faced by informal workers the dynamics of the informal economy and its link with poverty issues On the basis of the evidences provided by results adequate policies could be defined to address informality issues The principal characteristics of the informal sector testify to some profound similarities between developing countries low qualifications and the precariousness of jobs mediocre incomes and working conditions atomization of production units and lack of articulation with the formal economy etc This general statement does not contradict the observation that there is a high level of heterogeneity in the sector and in informal employment within each country confirmed by several chapters in this work In the absence of a sufficient number of job creations the informal sector essentially constitutes a refuge for workers seeking and is here to stay in the short and medium term even in emerging countries

**Global humanitarianism and media culture** Michael Lawrence, Rachel Tavernor, 2019-01-21 This electronic version has been made available under a Creative Commons BY NC ND open access license This collection interrogates the representation of humanitarian crisis catastrophe and care Contributors explore the refraction of humanitarian intervention from the mid twentieth century to the present across a diverse range of media forms including screen media film television and online video newspapers memoirs music festivals and social media platforms notably Facebook YouTube and Flickr Examining the historical cultural and political contexts that have shaped the mediation of humanitarian relationships since the middle of the twentieth century the book reveals significant synergies between the humanitarian enterprise the endeavour to alleviate the suffering of particular groups and its media representations particularly in their modes of addressing and appealing to specific publics

## **Microfinance Perils And Prospects** Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Microfinance Perils And Prospects**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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